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THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/677,401 Confirmation No. : 3108
First Applicant : K. Jon Kern Art Unit : 3629
Filed : 29 September 2000 Examiner : T.D. Nguyen
Title : Loyalty reward program for reducing the balance of a loan obligation
Docket No. : 014-040001US
Customer No. : 33486

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

The Applicant has received and considered the non-final Office action mailed 30 December 2004. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.

05/16/2005 JBALINAN 00000068 09677401

01 FC:1232
02 FC:1202

450.00 DP
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